

**INSTRUCTIONS FOR COMPLETION OF
MOR OPERATING REPORT FORMS**

GENERAL INSTRUCTIONS

1. Line and column references are used throughout the instructions to point to specific pieces of information. Lines are identified by numbers, and column references can easily be determined by counting the number of columns from left to right.
2. The case name and case number must be identified at the top of each page of the Monthly Operating Report.
3. For the schedules at MOR-1, MOR-2, MOR-3 and MOR-4, there are three columns titled "Month." The first "Month" column should be used to report information for the first month of the calendar quarter; the second for the second month of the calendar quarter; and the third for the third month of the calendar quarter.

Also, at MOR-2 and MOR-3 there is a column titled "Quarter Total." This column should be completed only at the last month of the calendar quarter. Its value will be the sum of the monthly amounts added horizontally by line. If the filing of the bankruptcy occurred in either the second or third month of the calendar quarter, this column may only be the sum of the second and/or third months, as the first "month" column would not have been completed.

4. Cross-references are between corresponding reporting periods, unless otherwise noted.
5. All negative amounts must be shown in brackets.
6. All questions and schedules must be read carefully, and any questions should be discussed with counsel for the debtor.

COVER/SIGNATURE PAGE

The cover/signature page (MOR) for the Monthly Operating Report must accompany each month's submission. The form requires the signature of the person having responsibility for the chapter 11 filing (e.g., in a corporate case, the president or chief operating officer; in a limited partnership, the general partner), as well as the signature of the preparer (if other than the responsible party). The preparer may be an employee of the debtor, such as a chief financial officer, or a non-employee, such as an outside accountant. Both the responsible party and the preparer sign the report under penalty of perjury.

MOR-1, COMPARATIVE BALANCE SHEET

The Comparative Balance Sheet presents a "snap shot" of the assets and liabilities of the debtor in possession at a specific point in time. It must be prepared utilizing the accrual basis of accounting. Asset values appearing in column #2, Schedule Amount, should agree with values appearing on the Schedules of Assets and Liabilities filed with the Bankruptcy Court. In the "Month" columns, the asset values should be listed at book value, rather than current market or replacement values. Thus, to the extent that the Schedules were prepared on some valuation other than book value, the amounts in the "Schedule Amount" column might not be comparable to the amounts reported in the "Month" columns.

NOTE: Column 2, Schedule Amount, should remain the same for each monthly report.

ASSETS

For Lines 1 through 9, do not include short term (due in less than one year) amounts due from insiders of the debtor, as such amounts should be included on Line 13.

Line 1 - Unrestricted Cash

Enter the amount of cash available at the end of the reporting period that is not subject to any legal limitations and that is available to fund current operations. This should include cash on hand, petty cash and cash in registers, as well as cash in bank accounts.

Line 2 - Restricted Cash

Enter the amount of cash that is considered restricted and not available to fund current operations. An example of restricted cash is funds held by the debtor in an escrow account from the sale of assets, with further disbursements available only upon court order.

Line 3 - Total Cash

SUBTOTAL: Add Line 1 and Line 2 and enter the sum. This amount should agree with the amount shown on MOR-3, Line 33; and MOR-5, Line 14.

Line 4 - Accounts Receivable (Net)

Enter the net amount as determined by deducting the allowance for uncollectible accounts receivable from the gross amount of accounts receivable, both prepetition and postpetition. This amount should agree with the amount shown in the Accounts Receivable Aging schedule at MOR-4, Line 7. Do not include notes receivable, as such amounts should be reported on Line 6.

Line 5 - Inventory

Enter the value of inventory using the book value at the end of the reporting period.

Line 6 - Notes Receivable

Enter the amount of all short term notes receivable which are due to the debtor within one year. Do not include long term notes receivable, as such amounts should be reported on Line 15.

Line 7 - Prepaid Expenses

Enter the amount of expenses paid in advance of actual service. Examples include prepayment of insurance and retainers for professional services.

Line 8 - Other (Attach List)

Enter the amount of any other current assets. Attach an itemized list.

Line 9 - Total Current Assets

TOTAL: Add Lines 3 through 8 and enter the sum.

Line 10 - Property, Plant & Equipment

Enter the gross amount of property, plant and equipment, including real estate, furniture, fixtures, manufacturing equipment, buildings, automobiles and trucks. These items should be valued at historical cost, not current market value.

Line 11 - Less: Accumulated Depreciation/Depletion

Enter the amount of the accumulated depreciation/depletion taken on the assets included on Line 10. Enter the amount used for financial reporting purposes, as opposed to the amount used for tax purposes, as a negative.

Line 12 - Net Property, Plant & Equipment

SUBTOTAL: Subtract Line 11 from Line 10 and enter the amount.

Line 13 - Due From Insiders

Enter the amount, both short and long term, which is due from insiders of the debtor. **Note:** The short term (due in less than one year) portion of this amount should have been excluded from the current assets section (Lines 1-9) and reported only in this section. "Insiders" is defined in Section 101(31)(A)-(F) of the U.S. Bankruptcy Code.

Line 14 - Other Assets - Net of Amortization (Attach List)

Enter the value of all other assets not included in any of the above entries, which are being amortized. Examples include goodwill, syndication costs and patents. Attach an itemized list.

Line 15 - Other (Attach List)

Enter the value of all other assets not included in any of the above entries. Attach an itemized list.

Line 16 - Total Assets

TOTAL: Add Line 9 and Lines 12 through 15 and enter the sum.

POSTPETITION LIABILITIES

NOTE: Do not enter any amounts in Column 2, Schedule Amount, for Lines 17-23.

Line 17 - Accounts Payable

Enter the month ending balance of accounts payable that were incurred after the date of the bankruptcy filing. This amount should agree with the amount shown on the Aging of Postpetition Taxes and Payables schedule at MOR-4, Line 6, Column 6.

Line 18 - Taxes Payable

Enter the month ending balance of all taxes payable that were incurred after the date of the bankruptcy filing. Further itemization for taxes payable is required on MOR-4. The amount reported here should agree with the amount reported on the Aging of Postpetition Taxes and Payables schedule at MOR-4, Line 5, Column 6; and on the Status of Postpetition Taxes schedule at MOR-4, Line 16, Column 5.

Line 19 - Notes Payable

Enter the amount of indebtedness which is in the form of written promissory notes and which was acquired after the date of the bankruptcy filing that is outstanding as of the end of the reporting period.

Line 20 - Professional Fees

Enter the amount of professional fees incurred after the date of the bankruptcy filing, but which remain outstanding as of the end of the reporting period. This will, in most cases, require estimates by the debtor. Include all accrued professional fees, regardless of whether fee applications have been filed with the court. The amount reported here should agree with the amount reported on the Payments to Professionals schedule at MOR-6, Line 6, Column 6.

Line 21 - Secured Debt

Enter the amount of secured debt obligations incurred after the date of the bankruptcy filing, but which remain outstanding as of the end of the reporting period.

Line 22 - Other (Attach List)

Enter the amount of other accrued liabilities incurred after the date of the bankruptcy filing which were not included in any of the above entries. Attach an itemized list. Examples include accrued payroll and accrued interest.

Line 23 - Total Postpetition Liabilities

SUBTOTAL: Add Lines 17 through 22 and enter the sum.

PREPETITION LIABILITIES**Line 24 - Secured Debt**

Enter the amount of all prepetition secured debts which remain due and outstanding as of the end of the reporting period.

Line 25 - Priority Debt

Enter the amount of all prepetition priority debts which remain outstanding as of the end of the reporting period.

Line 26 - Unsecured Debt

Enter the amount of all prepetition unsecured debts which remain outstanding as of the end of the reporting period.

Line 27 - Other (Attach List)

Enter the amount of other prepetition debts which remain outstanding as of the end of the reporting period and which were not included in any of the above entries.

Line 28 - Total Prepetition Liabilities

SUBTOTAL: Add Lines 24 through 27 and enter the sum.

Line 29 - Total Liabilities

TOTAL: Add Line 23 and Line 28 and enter the sum.

EQUITY

NOTE: Do not enter any amounts in Column 2, Schedule Amount, Lines 30-34.

Line 30 - Prepetition Owners' Equity

Enter the amount of prepetition owners' equity as of the filing date. This amount should remain the same for each reporting period.

Line 31 - Postpetition Cumulative Profit or (Loss)

Enter the amount of cumulative profit or loss from the filing date through the end of the reporting period. This amount should agree with the cumulative amount shown on MOR-2, Line 28, since the filing of the bankruptcy.

Line 32 - Direct Charges to Equity (Attach Explanation)

Enter the amount of items not included in the profits or losses reported on Line 31. Attach an explanation for each amount included in this total.

Line 33 - Total Equity

TOTAL: Add Lines 30 through 32 and enter the sum.

Line 34 - Total Liabilities & Owners' Equity

TOTAL: Add Line 29 and Line 33 and enter the sum.

MOR-2, INCOME STATEMENT

The Income Statement reflects actual operating results for the period covered by the report. Only postpetition information is to be included. Thus, if the filing occurs mid-month, this form should include information only from the date of the filing to the end of that month. This form must be prepared utilizing the accrual basis of accounting.

REVENUES

Line 1 - Gross Revenues

Enter the amount of gross sales for the reporting period.

Line 2 - Less: Returns & Discounts

Enter the amount of such items as returned sales, rebates and allowances from the sales price. This is a negative number and should be shown in brackets.

Line 3 - Net Revenue

SUBTOTAL: Subtract Line 2 from Line 1 and enter the amount.

COST OF GOODS SOLD

If the debtor engages in a business in which the production, purchase or sale of merchandise is an income producing factor, enter the costs for producing the products on Lines 4, 5 and 6. Do not include indirect costs, as such amounts should be included on Lines 9 through 13. Also, do not include depreciation/depletion or amortization, as such amounts should be reported on Lines 19 and 20, respectively.

Line 4 - Material

Enter the material costs directly related to the costs of goods sold.

Line 5 - Direct Labor

Enter the labor costs directly related to the costs of goods sold.

Line 6 - Direct Overhead

Enter the overhead costs directly related to the costs of goods sold.

Line 7 - Total Cost of Goods Sold

SUBTOTAL: Add Lines 4 through 6 and enter the sum.

Line 8 - Gross Profit

TOTAL: Subtract Line 7 from Line 3 and enter the amount.

OPERATING EXPENSES

Line 9 - Officer/Insider Compensation

Enter the amount of compensation pertaining to individuals identified as officers or insiders, as defined in §101(31)(A)-(F) of the U.S. Bankruptcy Code.

Line 10 - Selling & Marketing

Enter the operating costs incurred for the selling and marketing of the product(s). Examples include sales commissions, advertising and other administrative costs relating to sales and marketing.

Line 11 - General & Administrative

Enter the operating costs, other than the cost of goods sold and other than costs incurred for selling and marketing. Examples include office support staff payroll, office supplies and utility costs unrelated to production.

Line 12 - Rent & Lease

Enter the aggregate costs for renting and leasing both real and personal property. Examples include costs for leasing the facility or specific pieces of equipment and auto leases.

Line 13 - Other (Attach List)

Enter the amount of other operating costs which were not included in any of the above entries. Attach an itemized list.

Line 14 - Total Operating Expenses

SUBTOTAL: Add Lines 9 through 13 and enter the sum.

Line 15 - Income Before Non-Operating Income & Expense

TOTAL: Subtract Line 14 from Line 8 and enter the amount.

OTHER INCOME & EXPENSES

Line 16 - Non-Operating Income (Attach List)

Enter the amount of non-operating income earned for the period. Examples include interest and gains from sales of assets. Gain or loss is calculated by the difference in the net proceeds less the net book value (or original purchase price less accumulated depreciation) of the asset sold. Attach an itemized list.

NOTE: Court approval is required before any estate asset can be sold outside the ordinary course of operations. Any questions concerning this requirement should be discussed with counsel. An itemized list of the assets, the dollar amount of the sale and the date of the court order authorizing the sale must be attached.

Line 17 - Non-Operating Expense (Attach List)

Enter the amount of non-operating expenses, excluding interest, incurred during the reporting period. Attach an itemized list.

Line 18 - Interest Expense

Enter the amount of interest expense incurred during the reporting period.

Line 19 - Depreciation/Depletion

Enter the amount of depreciation or depletion allocable to the reporting period.

Line 20 - Amortization

Enter the amount of amortization allocable to the reporting period.

Line 21 - Other (Attach List)

Enter the net gain (loss) from other non-operating income or expenses which were not included in any of the above entries. Attach an itemized list.

Line 22 - Net Other Income & Expenses

SUBTOTAL: Compute the sum of Lines 16 through 21, adding positive numbers and subtracting negative numbers, and enter the amount.

REORGANIZATION EXPENSES

Line 23 - Professional Fees

Enter the amount of professional fees incurred during the reporting period. Include all fees accrued, whether or not they have been submitted to and/or approved by the court. The debtor will, in most instances, be required to make estimates when completing this line.

Line 24 - U.S. Trustee Fees

Enter the amount of quarterly fees accrued during the reporting period.

Line 25 - Other (Attach List)

Enter the amount of other expenses incurred which are directly attributable to the bankruptcy proceedings. Examples include the rejection of executory contracts, lease terminations, losses from discontinued operation, filing fees and consulting fees for non-professionals. Attach an itemized list.

Line 26 - Total Reorganization Expenses

SUBTOTAL: Add Lines 23 through 25 and enter the sum.

Line 27 - Income Tax

Enter the amount of accrued income tax expense or benefit for the reporting period.

Line 28 - Net Profit (Loss)

TOTAL: Subtract the sum of Line 26 and Line 27 from the sum of Line 15 and Line 22, and enter the amount.

MOR-3, CASH RECEIPTS AND DISBURSEMENTS

The Cash Receipts and Disbursements schedule reflects cash flow for the period covered by the report. It must be prepared utilizing the cash basis of accounting. Thus, the total cash as of the beginning of the month (Line 1) and as of the end of the month (Line 33) should reconcile to the cash reported on the Comparative Balance Sheet, MOR-1, Line 3; and to the Bank Reconciliations schedule, MOR-5, Line 14.

Line 1 - Cash - Beginning of Month

Enter the amount of cash at the beginning of the reporting period. The amount reported here should agree with the amount reported for the prior month at MOR-1, Line 3.

RECEIPTS FROM OPERATIONS

Line 2 - Cash Sales

Enter the amount of cash receipts collected from new sales during the reporting period.

COLLECTION OF ACCOUNTS RECEIVABLE

Line 3 - Prepetition

Enter the amount of cash receipts collected during the reporting period from receivables which arose prior to the petition filing date.

Line 4 - Postpetition

Enter the amount of cash receipts collected during the reporting period from receivables which arose after the petition filing date.

Line 5 - Total Operating Receipts

SUBTOTAL: Add Lines 2 through 4 and enter the sum.

NON-OPERATING RECEIPTS

Line 6 - Loans & Advances (Attach List)

Enter the amount of cash received from all loans and advances during the reporting period. Attach an itemized list. Include any amounts received from insiders.

Line 7 - Sale of Assets

Enter the amount of cash receipts received during the reporting period that were generated from the sale of assets outside the ordinary course of business.

NOTE: Court approval is required before any estate asset can be sold outside the ordinary course of operations. Any questions concerning this requirement should be discussed with counsel.

Line 8 - Other (Attach List)

Enter the amount of all other cash receipts which were not included in any of the above entries. Examples include interest actually received, royalty payments and refunds/rebates on insurance policies.

Line 9 - Total Non-Operating Receipts

SUBTOTAL: Add Lines 6 through 8 and enter the sum.

Line 10 - Total Receipts

SUBTOTAL: Add Line 5 and Line 9 and enter the sum.

Line 11 - Total Cash Available

SUBTOTAL: Add Line 1 and Line 10 and enter the sum.

OPERATING DISBURSEMENTS

Lines 12-25

Enter the amount of cash disbursements made during the reporting period, as categorized by the appropriate line items. Enter only the actual amounts paid, not the amount of accrued expenses.

Line 12 - Net Payroll

Enter the amount of gross payroll minus all deductions. This equals the net amount actually paid to employees.

Line 13 - Payroll Taxes Paid

and

Line 14 - Sales, Use & Other Taxes Paid

The sum of the amounts listed on Lines 13 and 14 should equal the amount reported on the Status of Postpetition Taxes schedule at MOR-4, Line 16, Column 4.

Line 15 - Secured/Rental/Leases

Enter the aggregate amount of payments made to secured creditors (including adequate protection payments) and payments on all leases, for both personal and real property.

NOTE: This amount is itemized on the Postpetition Status of Secured Notes, Leases Payable and Adequate Protection Payments schedule at MOR-6, and should agree with the amount shown on Line 6, Column 3, of that form.

Line 25 - Other (Attach List)

Enter the amount of other cash disbursements which were not included in any of the above entries. Attach an itemized list.

Line 26 - Total Operating Disbursements

SUBTOTAL: Add Lines 12 through 25 and enter the sum.

REORGANIZATION EXPENSES

Line 27 - Professional Fees

Enter the aggregate amount paid (including fees and expenses) during the reporting period for the services of professionals, including work for legal services, accounting services, brokerage/auctioneer services, consulting services, etc.

NOTE: This amount is itemized on the Payments to Professionals schedule at MOR-6, and should agree with the amount reported on Line 6, Column 4, of that form.

Line 28 - U.S. Trustee Fees

Enter the amount paid to the U.S. Trustee for the statutory chapter 11 quarterly fees.

Line 29 - Other (Attach List)

Enter the amount of all other expenses paid during the reporting period which were directly attributable to the bankruptcy proceeding and which were not included in any of the above entries.

Line 30 - Total Reorganization Expenses

SUBTOTAL: Add Lines 27 through 29 and enter the sum.

Line 31 - Total Disbursements

SUBTOTAL: Add Line 26 and Line 30 and enter the sum.

Line 32 - Net Cash Flow

SUBTOTAL: Subtract Line 31 from Line 10 and enter the amount.

Line 33 - Cash - End of Month

TOTAL: Subtract Line 31 from Line 11 and enter the amount. This amount should agree with the amount reported on MOR-1, Line 3.

**MOR-4, ACCOUNTS RECEIVABLE AGING,
AGING OF POSTPETITION TAXES AND PAYABLES
AND STATUS OF POSTPETITION TAXES**

ACCOUNTS RECEIVABLE AGING

This schedule should account for all receivables, including both prepetition and postpetition amounts.

Lines 1 through 4

Enter the gross amounts of receivables which came due in the respective time frames listed.

Line 5 - Total Accounts Receivable

SUBTOTAL: Add Lines 1 through 4 and enter the sum.

Line 6 - Amount Considered Uncollectible

Enter the amount of receivables considered uncollectible.

Line 7 - Accounts Receivable (Net)

TOTAL: Subtract Line 6 from Line 5 and enter the amount. This amount should agree with the amount reported on MOR-1, Line 4.

AGING OF POSTPETITION TAXES AND PAYABLES

This schedule provides an itemization and aging of postpetition taxes, as well as an aging schedule of postpetition accounts payable. The information requested is self-explanatory.

Line 5 - Total Taxes Payable

TOTAL: Add Lines 1 through 4 and enter the sum for each column. The amount reported in Column 6 should agree with the amount reported on MOR-1, Line 18.

Line 6 - Accounts Payable

The amount reported in Column 6 should agree with the amount reported on MOR-1, Line 17.

STATUS OF POSTPETITION TAXES

This schedule details the status of postpetition taxes. Specifically, the form contains five columns designed to show the changes in each of the various tax liabilities during the reporting period. The Ending Tax Liability, Column 5, is calculated as follows:

$$(\text{Beginning Tax Liability} + \text{Amounts Withheld and/or Accrued}) - (\text{Amount Paid}) = \text{Ending Tax Liability}$$

The information requested otherwise is self-explanatory. The Total Ending Tax Liability (Line 16, Column 5) should agree with the amount reported on MOR-1, Line 18. The Total Amount Paid (Line 16, Column 4) should agree with the sum of Line 13 and Line 14, MOR-3.

MOR-5, BANK RECONCILIATIONS, INVESTMENT ACCOUNTS AND CASH

The Bank Reconciliations schedule reconciles all bank accounts, comparing the amounts reported on the monthly bank statements to the amounts reflected in the debtor's books. This schedule has columns for three separate bank accounts (Columns 2, 3 and 4), as well as a column for the total of all accounts (Column 5). Additional copies of this form

should be used if the debtor has more than three bank accounts. Lines A, B and C should identify the name of the bank, the account number and the purpose or type of account (e.g., operating account, payroll, tax, etc.). The line item requests are self-explanatory.

The Investment Accounts schedule reflects all investment accounts held by the debtor. Up to four accounts can be reported on this schedule; additional copies of this form should be used if the debtor has more than four investment accounts. In Column 1 of this schedule, each investment account should be itemized to include the name of the bank, the account name and the account number. The remaining columns are self-explanatory.

The Cash schedule reflects the amount of all currency on hand (i.e., funds which are not in a depository institution). An example is a petty cash fund.

To obtain the figure to be reported on Line 14, add the amounts shown at Line 5, Column 5; Line 12, Column 5; and Line 13. This total should agree with the amount reported on MOR-1, Line 3.

**MOR-6, PAYMENTS TO INSIDERS AND PROFESSIONALS
AND POSTPETITION STATUS OF SECURED NOTES,
LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS**

This form is separated into three schedules: payments to insiders, payments to professionals, and the postpetition status of secured notes, leases payable and adequate protection payments.

PAYMENTS TO INSIDERS AND PROFESSIONALS

Insiders

The schedule for payments to insiders itemizes all payments to insiders made during the postpetition period. For each insider, provide the following information.

Column 1: Itemize the names of the insiders who have been paid during the postpetition period. Up to five entries can be recorded on this schedule; additional copies of this form should be used if the debtor has more than five entries.

Column 2: Explain the type of payment (e.g., salary, bonus, commissions, car allowances, etc.).

Column 3: Enter the amount actually paid during the reporting period.

Column 4: Enter the aggregate amount paid during the postpetition period.

Professionals

The schedule for payments to professionals reports payments which have been paid and/or accrued during the postpetition period for professionals. For each professional, provide the following information.

Column 1: Itemize the names of the professionals. Up to five entries can be recorded on this schedule; additional copies of this form should be used if the debtor has more than five entries.

Column 2: Enter the date(s) of the court order(s) authorizing the professional fees which were paid by the debtor during the reporting period.

Column 3: Enter the amount of all professional fees approved by the court during the reporting period.

Column 4: Enter the amount of professional fees actually paid during the reporting period.

The amount reported on Line 6, Column 4, should agree with the amount reported on MOR-3, Line 27.

Column 5: Enter the aggregate amount paid during the postpetition period.

Column 6: Enter the aggregate fees which have been incurred by the debtor during the postpetition period, but which remain unpaid as of the end of the reporting period. Include all fees incurred, whether or not they have been submitted to and/or approved by the court. The debtor will, in most instances, be required to make estimates when completing this column.

The amount reported on Line 6, Column 6, should agree with the amount reported on MOR-1, Line 20.

POSTPETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

This schedule itemizes certain liabilities. The form provides an analysis of whether the debtor is current on its required payments to secured creditors and lessors (including landlords). For each creditor, provide the following information.

Column 1: Itemize all secured creditors, leases and rental agreements. Up to five entries can be recorded on this schedule; additional copies of this form should be used if the debtor has more than five entries.

Column 2: Enter the amount of the normal, scheduled monthly payment due, such as monthly rental fees or court approved adequate protection payments.

Column 3: Enter the amount paid during the reporting period.

The total of this column shown on Line 6 should agree with the amount reported on MOR-3, Line 15.

Column 4: Enter the aggregate amount of the unpaid, postpetition obligations which are due as of the end of the reporting period.

MOR-7, QUESTIONNAIRE AND INSURANCE

MOR-7 requires basic information about the debtor's assets and the debtor's insurance coverage.

The questionnaire portion is self-explanatory. For questions with affirmative responses, further explanation is required in the space provided or on additional sheets, if necessary.

Insurance

Questions 1 and 2 are self-explanatory. For questions with "No" responses, further explanation is required in the space provided or on additional sheets, if necessary.

Question 3 requires the itemization of the following information regarding installment payments for insurance coverage.

- | | | |
|---------------------------------------|---|---|
| Type of Policy | - | Explain the nature of the insurance coverage, e.g., workmen's compensation, fire and theft, casualty, auto, etc. |
| Carrier | - | Identify the name of the company and the agent that provide the insurance coverage. |
| Period Covered | - | Enter the beginning and expiration dates of the insurance policy, e.g., for a policy that provides yearly coverage show the start date (say 6/1/XX) to the end date (5/31 of the following year). |
| Payment Amount & Frequency | - | Enter the amount of the installment payments, as well as the frequency with which such payments are required, e.g., for a policy which provides coverage from 6/1/XX to 5/31/XX and requires monthly payments of \$100, state "\$100/month." |